

**Fill in this information to identify the case:**

Debtor 1 DAVID J. NETKOWICZ

Debtor 2 TAMI L. NETKOWICZ  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 20-10781JCM

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: PNC BANK NA Court claim no. (if known): 19

Last 4 digits of any number you use to identify the debtor's account 6 6 0 6

Property Address: 3012 OAKLEY DR  
ERIE PA 16506

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>5,036.48</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>5,036.48</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>5,036.48</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,390.84

The next postpetition payment is due on

1 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 DAVID J. NETKOWICZ  
Name

Case number (if known) 20-10781JCM

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 01/09/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

Debtor 1 **DAVID J. NETKOWICZ**  
NameCase number (if known) **20-10781JCM****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
07/26/2022	1241164	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	206.55
08/24/2022	1244047	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	473.34
09/27/2022	1246929	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	473.34
10/25/2022	1249730	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	411.34
11/23/2022	1252523	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	389.12
12/22/2022	1255264	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	389.12
01/26/2023	1257996	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	389.12
02/23/2023	1260586	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	389.12
03/28/2023	1263373	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	389.12
04/25/2023	1266181	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	389.12
05/25/2023	1269051	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	389.12
06/26/2023	1271940	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	355.02
07/25/2023	1274684	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	355.02
08/25/2023	1277466	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	38.03
				<u>5,036.48</u>

**MORTGAGE REGULAR PAYMENT (Part 3)**

04/26/2021	1195283	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	4,532.39
05/25/2021	1198394	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,828.00
06/25/2021	1201581	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,668.84
07/26/2021	1204782	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,656.51
08/26/2021	1207930	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,583.35
09/24/2021	1211030	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,536.23
10/25/2021	1214106	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,477.95
11/22/2021	1217142	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,384.33
12/23/2021	1220217	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,420.19
01/26/2022	1223280	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,438.88
02/23/2022	1226152	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,448.16
03/25/2022	1229124	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,452.49
04/26/2022	1232162	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,488.84
05/25/2022	1235205	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,543.98
06/27/2022	1238228	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,564.46
07/26/2022	1241164	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,462.27
08/24/2022	1244047	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,323.67
09/27/2022	1246929	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,323.67
10/25/2022	1249730	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,323.67
11/23/2022	1252523	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
12/22/2022	1255264	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
01/26/2023	1257996	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
02/23/2023	1260586	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
03/28/2023	1263373	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
04/25/2023	1266181	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
05/25/2023	1269051	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
06/26/2023	1271940	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
07/25/2023	1274684	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
08/25/2023	1277466	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
09/26/2023	1280197	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
10/25/2023	1282907	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,345.89
11/27/2023	1285585	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,390.84
				<u>48,999.40</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DAVID J. NETKOWICZ  
TAMI L. NETKOWICZ  
3012 OAKLEY DRIVE  
ERIE, PA 16506-5906

REBEKA A SEELINGER ESQ  
4640 WOLF RD  
ERIE, PA 16505

PNC BANK NA  
3232 NEWMARK DR  
MIAMISBURG, OH 45342

BRIAN C NICHOLAS ESQ  
KML LAW GROUP PC  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

1/9/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee